

2010年 考研英语一阅读理解（四选一） 第4篇·36-40 题答案与解析

QUESTIONS & ANALYSIS • 阅读理解题和解析

阅读理解题和解析·36-40 题

本页 36-40 题的答案与逐题解析由懒笔记基于2010年 考研英语一阅读理解（四选一）原卷逐题核对整理。与试卷排版同一卷面：先是 Directions 与 6 段原文（段首标 P1-P6 段号、逐段附中文翻译）；之后 5 道题逐题排列，每题英文题干与选项后紧接本题解析——题干与选项中译、答案、题型判定、题干拆句、定位句中英对照与逐选项对错归因。

英语一真题(2010)

Section II Part A (4)

Directions:

Read the following four texts. Answer the questions after each text by choosing A, B, C or D. Mark your answers on the **ANSWER SHEET**. (40 points)

Text 4

P1 Bankers have been blaming themselves for their troubles in public. Behind the scenes, they have been taking aim at someone else: the accounting standard-setters. Their rules, moan the banks, have forced them to report enormous losses, and it's just not fair. These rules say they must value some assets at the price a third party would pay, not the price managers and regulators would like them to fetch.

银行家们一直在公开场合为自己的困境自责。但在幕后,他们一直把矛头对准另一个目标:会计准则制定者。银行抱怨说,这些准则迫使它们报告巨额亏损,而这是不公平的。这些准则规定,银行必须按照第三方愿意支付的价格来为某些资产估值,而不是按照管理者和监管者希望它们达到的价格来估值。

P2 Unfortunately, banks' lobbying now seems to be working. The details may be unknowable, but the independence of standard-setters, essential to the proper functioning of capital markets, is being compromised. And, unless banks carry toxic assets at prices that attract buyers, reviving the banking system will be difficult.

不幸的是,银行的游说现在似乎正在奏效。具体细节可能无从得知,但对资本市场正常运作至关重要的准则制定者的独立性正在受到损害。而且,除非银行以能吸引买家的价格持有不良资产,否则重振银行体系将十分困难。

P3 After a bruising encounter with Congress, America's Financial Accounting Standards Board (FASB) rushed through rule changes. These gave banks more freedom to use models to value illiquid assets and more flexibility in recognizing losses on long-term assets in their income statements. Bob Herz, the FASB's chairman, cried out against those who "question our motives." Yet bank shares rose and the changes enhance what one lobbying group politely calls "the use of judgment by management."

在与国会激烈交锋后,美国财务会计准则委员会(FASB)匆忙通过了规则修改。这些修改赋予银行更多自由来使用模型为非流动性资产估值,并在损益表中确认长期资产损失时拥有更大灵活性。FASB主席Bob Herz大

声抗议那些"质疑我们动机"的人。然而银行股价上涨了,而这些修改强化了一个游说团体礼貌地称之为"管理层判断的运用"的做法。

P4 European ministers instantly demanded that the International Accounting Standards Board (IASB) do likewise. The IASB says it does not want to act without overall planning, but the pressure to fold when it completes its reconstruction of rules later this year is strong. Charlie McCreevy, a European commissioner, warned the IASB that it did "not live in a political vacuum" but "in the real world" and that Europe could yet develop different rules.

欧洲各国部长立即要求国际会计准则理事会(IASB)采取同样行动。IASB表示它不想在没有整体规划的情况下采取行动,但当它在今年晚些时候完成规则重构时屈服的很大。欧盟委员Charlie McCreevy警告IASB,它"并非生活在政治真空中",而是生活在"真实世界里",欧洲仍可能制定不同的规则。

P5 It was banks that were on the wrong planet, with accounts that vastly overvalued assets. Today they argue that market prices overstate losses, because they largely reflect the temporary illiquidity of markets, not the likely extent of bad debts. The truth will not be known for years. But banks' shares trade below their book value, suggesting that investors are skeptical. And dead markets partly reflect the paralysis of banks which will not sell assets for fear of booking losses, yet are reluctant to buy all those supposed bargains.

是银行处在错误的星球上,它们的账目大大高估了资产价值。如今它们辩称市场价格夸大了损失,因为这些价格主要反映的是市场暂时的非流动性,而不是坏账可能达到的程度。真相要多年后才能知晓。但银行股价低于其账面价值,这表明投资者持怀疑态度。而市场停滞在一定程度上反映了银行的瘫痪状态,它们因害怕账面亏损而不愿出售资产,却又不愿购买所有那些所谓的便宜货。

P6 To get the system working again, losses must be recognized and dealt with. America's new plan to buy up toxic assets will not work unless banks mark assets to levels which buyers find attractive. Successful markets require independent and even combative standard-setters. The FASB and IASB have been exactly that, cleaning up rules on stock options and pensions, for example, against hostility from special interests. But by giving in to critics now they are inviting pressure to make more concessions.

要让这个体系重新运转起来,必须承认并处理损失。美国收购不良资产的新计划不会奏效,除非银行将资产标记到买家认为有吸引力的水平。成功的市场需要独立甚至敢于对抗的准则制定者。FASB和IASB一直正是如此,例如在面对特殊利益集团的敌意时,它们清理了股票期权和养老金方面的规则。但现在向批评者让步,它们是在招致压力做出更多让步。

题目与逐题解析

36. Bankers complained that they were forced to_____

- [A] follow unfavorable asset evaluation rules.
- [B] collect payments from third parties.
- [C] cooperate with the price managers.
- [D] reevaluate some of their assets.

银行家抱怨他们被迫_____

- A) 遵循不利的资产评估规则。 B) 向第三方收取款项。 C) 与价格管理者合作。
- D) 重新评估他们的部分资产。

【答案】 **A** (细节题)

【判型】 Bankers complained that they were forced to ____ 把答案锁定在一件具体行为上，不涉及推断或主旨。

【拆句】 Bankers complained that they were forced to ____ 是“主句 + that 宾语从句”，从句里用“were forced to + do”被动结构，空格填动词原形短语；整句无陷阱，关键是 forced to 暗示“非自愿”。

【定位】 Their rules, moan the banks, have forced them to report enormous losses, and it's just not fair. These rules say they must value some assets at the price a third party would pay, not the price managers and regulators would like them to fetch.

银行抱怨说，他们（指准则制定者）的规则迫使银行报告巨额亏损，这很不公平。这些规则要求银行必须按第三方愿意支付的价格给某些资产估值，而不是管理层和监管者期望的价格。

【选项】 **A) ✓ 正确**

These rules say they must value some assets at the price a third party would pay ↔

follow unfavorable asset evaluation rules

预判“被迫执行不利于自己的估值规则”=follow unfavorable asset evaluation rules, follow=must do、unfavorable=not fair、asset evaluation rules=value assets 的规则，三处皆同义对齐，故选 A。

B) 偷换概念

collect payments from third parties 把 the price a third party would pay 里仅作“估值参照”的 third party 偷换成了“第三方付款方”，原文从未说银行真的向第三方收钱。

C) 偷换概念

cooperate with the price managers 凭空造出一个职业身份 the price managers，原文 the price managers and regulators would like them to fetch 里的 managers 指银行自己的管理层、不是“定价经理”，更没有合作关系。

D) 答非所问

reevaluate some of their assets 与 value some assets at the price a third party would pay 看似都涉及“给资产估值”，但题干问的是“被迫做了什么遭抱怨之事”，答案应是“按某规则估值”，不是“重新估值”这一中性动作。

37. According to the author, the rule changes of the FASB may result in ____

- [A] the diminishing role of management.
- [B] the revival of the banking system.
- [C] the banks' long-term asset losses.
- [D] the weakening of its independence.

根据作者的观点,FASB的规则变更可能导致 ____

- A) 管理层作用的削弱。 B) 银行系统的复苏。 C) 银行的长期资产损失。 D) 其独立性的削弱。

【答案】 **D** (推断题)

【判型】 may result in 表明答案是作者对 FASB 改动后果的判断，文中可能不会原句给出结论，需要根据立场句推断。

【拆句】 the rule changes of the FASB may result in ____ 主干 the rule changes may result in X, of the FASB 是后置定语限定 changes 归属；空格填名词性短语作 result in 的宾语。

【定位】 These gave banks more freedom to use models to value illiquid assets and more flexibility in recognizing losses on long-term assets in their income statements. Bob Herz, the FASB's chairman, cried out against those who "question our motives." Yet bank shares rose and the changes enhance what one lobbying group politely calls "the use of judgment by management."

这些（规则改动）给了银行更多用模型给非流动资产估值的自由，以及在损益表中确认长期资产损失的更多灵活度。FASB 主席 Bob Herz 怒斥那些“质疑我们动机”的人。然而银行股价应声上涨，新规增强了某游说团体委婉所称的“管理层的判断权”。

【选项】 A) **与原文相反**

原文 enhance what one lobbying group politely calls "the use of judgment by management" 明确说管理层判断权被“增强”，the diminishing role of management 恰好与原文相反。

B) **与原文相反**

第 2 段 unless banks carry toxic assets at prices that attract buyers, reviving the banking system will be difficult 表明在作者眼中，目前的让步只会让复苏更难，the revival of the banking system 与作者判断相反。

C) **偷换概念**

more flexibility in recognizing losses on long-term assets in their income statements 谈的是损失“在报表上如何确认”，是会计处理问题；the banks' long-term asset losses 把规则改动错误地等同为“引发”了银行的长期资产损失。

D) **✓ 正确**

the independence of standard-setters, essential to the proper functioning of capital markets, is being compromised

↔ **the weakening of its independence**

the use of judgment by management ↔ **the weakening of its independence**

预判“准则制定者独立性被削弱”=the weakening of its independence, its 回指 the FASB；其它三项均与原文事实或作者立场相违。

38. According to Paragraph 4, McCreedy objects to the IASB's attempt to_____

- [A] keep away from political influences.
- [B] evade the pressure from their peers.
- [C] act on their own in rule-setting.
- [D] take gradual measures in reform.

根据第4段,McCreedy反对IASB试图_____

- A) 远离政治影响。 B) 逃避来自同行的压力。 C) 在规则制定中独立行事。
D) 在改革中采取渐进措施。

【答案】 C (细节题)

【判型】 McCreedy objects to the IASB's attempt to_____ 锁定到 McCreedy 反对的具体行为, 是事实细节, 限定 According to Paragraph 4。

【拆句】 McCreedy objects to the IASB's attempt to_____ 中 attempt 后接不定式 to do 表“试图做某事”; 空格填动词原形短语, 注意 objects to 后的对象是“IASB 的尝试”, 反对的是该尝试本身。

【定位】 The IASB says it does not want to act without overall planning, but the pressure to fold when it completes its reconstruction of rules later this year is strong. Charlie McCreedy, a European commissioner, warned the IASB that it did "not live in a political vacuum" but "in the real world" and that Europe could yet develop different rules.

IASB 表示自己不想在缺乏总体规划的情况下行动, 但等到今年晚些时候完成规则重构时, 让其屈服的将压力很大。欧洲委员 Charlie McCreedy 警告 IASB, 它不是“生活在政治真空中”, 而是“生活在现实世界里”, 且欧洲可能另起一套规则。

【选项】 A) 张冠李戴

keep away from political influences 是 not live in a political vacuum 的同义陈述, 但这恰恰是 McCreedy 警告 IASB 不能做的事, 不是 IASB 自己 attempt to 做的事; 题干问的是 McCreedy 反对 IASB 想做什么。

B) 无中生有

evade the pressure from their peers 中的 peers (同行) 在原文找不到对应——压力来自欧洲部长与委员会, 是政治/监管压力, 不是“同行压力”。

C) ✓ 正确

it does not want to act without overall planning ↔ act on their own in rule-setting

not live in a political vacuum ↔ act on their own in rule-setting

预判“反对 IASB 不顾政治现实、按自己节奏出规则”=act on their own in rule-setting: on their own 抓住“独自”这一核心, 与 McCreedy “你不在真空中”的反讽完全对位。

D) 无中生有

take gradual measures in reform 谈“渐进改革”, 原文 IASB 的表态是“要总体规划再动”而非“分步走”; gradual 在原文无对应。

39. The author thinks the banks were "on the wrong planet" in that they_____

- [A] misinterpreted market price indicators.
- [B] exaggerated the real value of their assets.
- [C] neglected the likely existence of bad debts.
- [D] denied booking losses in their sale of assets.

作者认为银行"身处错误的星球"是因为它们_____

- A) 误读了市场价格指标。 B) 夸大了其资产的真实价值。 C) 忽视了坏账可能存在的事实。
D) 拒绝将资产出售中的损失入账。

【答案】 B (推断题)

【判型】 in that they_____ 是因果连词 in that, 要求从形象句推出作者所指的实际情况, 答案是对原句的解释性同义替换。

【拆句】 The author thinks the banks were "on the wrong planet" in that they_____ 主干 The author thinks (that) the banks were ...; in that 是因果连词, 相当于 because; 空格填动词短语解释“为何错”。

【定位】 It was banks that were on the wrong planet, with accounts that vastly overvalued assets.
走错了星球的恰恰是银行——他们的账目上严重高估了资产。

【选项】 A) 答非所问

misinterpreted market price indicators 对应的是 they argue that market prices overstate losses——这是银行如今为自己辩解的话, 而非作者用来论证 banks were on the wrong planet 的依据; 题干问的是“为什么走错星球”, 不是“银行如今怎么辩护”。

B) ✓ 正确

with accounts that vastly overvalued assets ↔ **exaggerated the real value of their assets**
预判“严重高估资产”=exaggerated the real value of their assets: exaggerated 对应 overvalued, real value of their assets 对应 accounts 高估的对象, 正向——对位。

C) 过度推断

原文 not the likely extent of bad debts 只说银行如今认为市价不能反映坏账规模, 没有说银行“忽视坏账的存在”; neglected the likely existence of bad debts 把 the extent of (规模) 偷换为 the existence of (存在与否), 并把原本的 likely extent 抽象成完全忽视, 过度推断。

D) 答非所问

denied booking losses in their sale of assets 对应 banks which will not sell assets for fear of booking losses——这是文章对当前市场停滞的解释, 发生在“走错星球”之后, 与题干问的原因属于不同时间线。

40. The author's attitude towards standard-setters is one of_____

- [A] satisfaction.
- [B] skepticism.
- [C] objectiveness.
- [D] sympathy.

作者对准则制定者的态度是_____

A) 满意。 B) 怀疑。 C) 客观。 D) 同情。

【答案】 D (态度题)

【判型】 The author's attitude towards standard-setters is one of____ 直接问态度，是典型态度题，走特殊路径。

【拆句】 The author's attitude towards standard-setters is one of____ 主干为 attitude is one of X, one of 后接抽象名词；选项均为情感色彩名词，需根据全文情感极性匹配。

【选项】 A) 与原文相反

satisfaction 要求作者对 standard-setters 当前状况感到满意，但 is being compromised 与 inviting pressure to make more concessions 都是负面处境描述，作者并不满意现状。

B) 张冠李戴

skepticism 要求作者对 standard-setters 的能力或动机存疑，但 cleaning up rules on stock options and pensions, for example, against hostility from special interests 是明显的赞许；作者怀疑的是“让步会带来更多让步”的趋势，并非怀疑对象本身。

C) 答非所问

objectiveness 要求作者保持不偏不倚，但全文从 essential to the proper functioning of capital markets 到 Successful markets require independent and even combative standard-setters 都明显站在 standard-setters 一边，并对其当下让步明确表达忧虑——这是带立场的同情，非客观中立。

D) ✓ 正确

the independence of standard-setters, essential to the proper functioning of capital markets, is being compromised

↔ **sympathy**

by giving in to critics now they are inviting pressure to make more concessions ↔ **sympathy**

预判“认可对象、惋惜其处境”=sympathy：作者既高声肯定 independent and even combative standard-setters 的价值，又为其在压力下被迫让步而抱憾，整体语气与“同情”最贴。

SENTENCE INSIGHTS • 句子精讲

7 句真题句逐层精讲

下列真题句各有独立的句子解析页——中文翻译、结构树逐层拆解、成分与时态、考点讲解与真题高频词。点击句子进入完整解析。

Bankers have been blaming themselves for their troubles in public.

第1段，第1句

简单句搭配现在完成进行时在考试中较为常见，反身代词作宾语和介词短语作状语也是典型用法，具有一定代表性，但结构本身过于简单，不如含从句的复杂句式更具迁移价值。

And, unless banks carry toxic assets at prices that attract buyers, reviving the banking system will be difficult.

第2段，第3句

本句的结构是典型的条件句（主句 + unless 引导的状语从句），且状语从句内部嵌套定语从句修饰名词，这种多层修饰的条件句在四六级和考研阅读中经常出现。动名词短语作主语、系动词加表语的主句结构也是常考句型。学习者掌握本句的分析方法后，可以迁移到大量类似的条件句和定语从句结构上，代表性较高。

The IASB says it does not want to act without overall planning, but the pressure to fold when it completes its reconstruction of rules later this year is strong.

第4段，第2句

并列转折句、宾语从句、时间状语从句、长主语结构都是四六级和考研真题中高频出现的句式。特别是 "but" 连接两个对立观点的并列结构,以及主语被后置定语拉长的模式,在真题阅读中极为常见,代表性强。

It was banks that were on the wrong planet, with accounts that vastly overvalued assets.

第5段，第1句

强调句 "It is/was...that" 是四六级和考研阅读的高频句式,with 引导的伴随状语和 that 引导的限制性定语从句也是常考结构,本句将三者组合在一起,非常接近真题中常见的复杂句模式,学习后可直接迁移到大量类似句子

And dead markets partly reflect the paralysis of banks which will not sell assets for fear of booking losses, yet are reluctant to buy all those supposed bargains.

第5段，第5句

本句涵盖了主谓宾、定语从句、并列谓语、状语(程度状语 "partly"、原因状语 "for fear of...")、宾语等多种成分,成分种类较为丰富。定语从句的识别(通过 "which" 引导)、并列谓语的划分(通过 "yet" 连接)、原因状语的辨认("for fear of" 结构)都是常考且易错的点。此外,"are reluctant to buy" 中的不定式短语作宾语,也是值得练习的结构。整体来看,这句话作为成分划分练习材料,能覆盖多个实用知识点。

America's new plan to buy up toxic assets will not work unless banks mark assets to levels which buyers find attractive.

第6段，第2句

本句成分丰富且有代表性：主句涵盖主语（带多层修饰）、谓语、条件状语；条件从句涵盖主语、谓语、宾语、程度状语；定语从句涵盖关系代词作宾语、主语、谓语、宾语补足语。特别是定语从句中关系代词 "which" 在从句内充当宾语（而非主语）是易错点，"find + 宾语 + 宾补" 结构也值得练习。此外不定式作后置定语、unless 引导的条件状语从句都是常考点。唯一不足是缺少被动语态或复杂时态，但仍是一个很好的成分划分练习句。

But by giving in to critics now they are inviting pressure to make more concessions.

第6段，第5句

简单句结构 "主语 + 谓语 + 宾语"，搭配句首介词短语作状语和名词后不定式作定语，是四六级和考研英语阅读中非常常见的句式。这种 "状语前置 + 核心主干 + 后置定语" 的组合在真题中高频出现，学习后可迁移到大量类似句子，典型性较高。

HIGH-FREQUENCY • 真题高频词

本篇出现的 67 个考研英语一真题高频词

下列单词既在本篇真题中出现，又是 **考研英语一** 历年真题的高频词（在该考试真题中出现的句子数均不少于 8）。每个词标注本篇 出现次数与该考试真题句频，点击可查看该词的释义、音标、词形与真题例句。

asset B2

n. 资产

本篇13次 · 真题 23 句

loss B1

n. 丧失

本篇7次 · 真题 43 句

author A2

n. 作者

本篇3次 · 真题 209 句

system A2

n. 系统

本篇3次 · 真题 107 句

pressure B1

n. 心理压力

本篇3次 · 真题 55 句

accounting B2

n. 会计

本篇3次 · 真题 8 句

would A1

aux. (will 的过去式) 将要, 会

本篇2次 · 真题 304 句

likely A2

adj. 很可能的

本篇2次 · 真题 89 句

political B1

adj. 政治的

本篇2次 · 真题 54 句

management B1

n. 管理

本篇2次 · 真题 36 句

reflect B1

v. 反映, 显示

本篇2次 · 真题 25 句

recognize B1

v. 认出

本篇2次 · 真题 24 句

wrong A2

adj. 错误的

本篇2次 · 真题 20 句

debt B1

n. 欠款

本篇2次 · 真题 15 句

buyer B1

n. 买方

本篇2次 · 真题 10 句

banker B1

n. 银行家

本篇2次 · 真题 9 句

independence B2

n. 独立;自主

本篇2次·真题9句

accord C1

n. (国家、团体间的) 协议

本篇1次·真题172句

measure B1

v. 测量

本篇1次·真题65句

argue B1

v. 争论

本篇1次·真题63句

demand B1

v. 坚决要求

本篇1次·真题63句

financial B2

adj. 财政的

本篇1次·真题59句

account A2

n. 账户

本篇1次·真题42句

later A1

adv. 以后, later

本篇1次·真题38句

reform B2

v. 改革

本篇1次·真题37句

according B1

prep. 根据

本篇1次·真题35句

aim B1

v. 瞄准

本篇1次·真题35句

attempt B1

v. 试图

本篇1次·真题32句

overall B1

adj. 总体的

本篇1次·真题32句

income B1

n. 收入

本篇1次·真题31句

attract B1

v. 吸引 (注意力、兴趣)

本篇1次·真题30句

largely B2

adv. 主要地

本篇1次·真题30句

essential B1

adj. 必不可少的

本篇1次·真题 27 句

peer B2

n. 同龄人

本篇1次·真题 27 句

congress B2

n. 国会

本篇1次·真题 25 句

statement B1

n. 声明

本篇1次·真题 25 句

critic B2

n. 批评家

本篇1次·真题 24 句

enhance B2

v. 提高

本篇1次·真题 24 句

payment B1

n. 支付

本篇1次·真题 23 句

stock B1

n. 库存

本篇1次·真题 22 句

detail B1

n. 细节

本篇1次·真题 19 句

option B1

n. 选择

本篇1次·真题 19 句

freedom B1

n. 自由

本篇1次·真题 18 句

blame B1

v. 责备

本篇1次·真题 17 句

neglect B2

v. 忽视;疏忽

本篇1次·真题 16 句

complain A2

v. 抱怨

本篇1次·真题 15 句

exactly B1

adv. 精确地

本篇1次·真题 15 句

deny B1

v. 否认

本篇1次·真题 14 句

judgment B2

n. 判断力;识别力

本篇1次·真题 14 句

partly B1

adv. 部分地

本篇1次·真题 13 句

attractive B1

adj. 有吸引力的

本篇1次·真题 12 句

enormous B1

adj. 巨大的

本篇1次·真题 12 句

planning B1

n. 规划

本篇1次·真题 12 句

sympathy B2

n. 同情

本篇1次·真题 12 句

minister B2

n. 部长

本篇1次·真题 11 句

revival C1

n. 复兴

本篇1次·真题 11 句

flexibility B2

n. 灵活性

本篇1次·真题 10 句

indicator B2

n. 指示物;指示信号

本篇1次·真题 10 句

reluctant B2

adj. 不情愿的

本篇1次·真题 10 句

scene A2

n. 场景

本篇1次·真题 10 句

unfortunately B1

adv. 不幸地

本篇1次·真题 10 句

compromise B2

n. 妥协

本篇1次·真题 9 句

investor B2

n. 投资者

本篇1次·真题 9 句

cooperate B2

v. 合作

本篇1次·真题 8 句

diminish

C1

v. 减少

本篇1次 · 真题 8 句

extent

B2

n. 程度

本篇1次 · 真题 8 句

regulator

C1

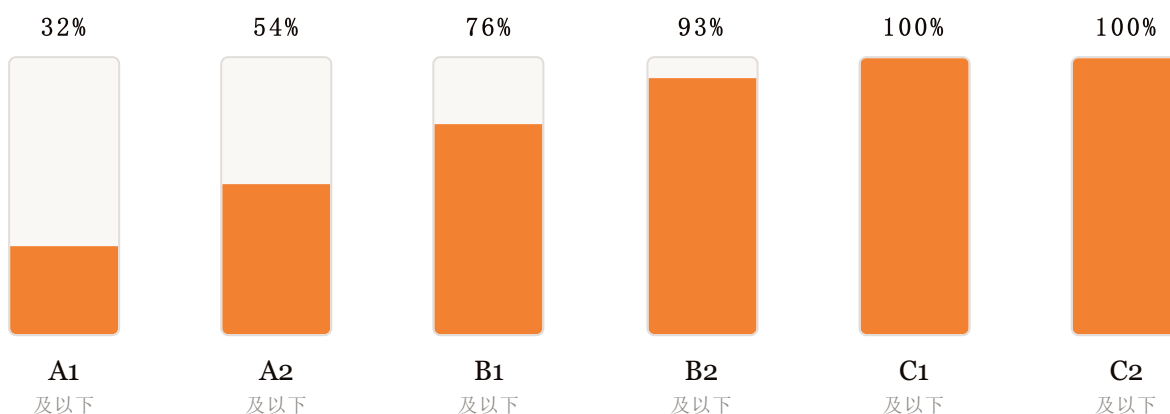
n. 监管机构

本篇1次 · 真题 8 句

VOCABULARY · 词汇难度分布

全文 228 词按 CEFR 难度累积覆盖

全文去重后共 **228** 个单词，按欧框 CEFR 等级统计。每根柱表示「该等级及以下」的累积占比（CDF），最右一柱为 100%。B2 以上（C1/C2）为高阶词，本篇共 16 个 · 约 7%。



每柱为「按 CEFR 等级及以下」的累积覆盖率（CDF）· 数据为全文去重词 228 个 · 末柱为 100%

去重总词数

228

B2 以上难词

7%

B1 及以下覆盖

76%

考研英语一 · 2010年 · 全卷构成

Section I	完形填空（四选一）	题目解析 →
Section II Part A (1)	阅读理解（四选一）	题目解析 →
Section II Part A (2)	阅读理解（四选一）	题目解析 →
Section II Part A (3)	阅读理解（四选一）	题目解析 →
Section II Part A (4)	阅读理解（四选一）	本题
Section II Part B	段落排序	题目解析 →
Section II Part C	英译汉（划线句子翻译）	题目解析 →
Section III Part A	写作	题目解析 →
Section III Part B	写作	题目解析 →